

**REMARKS**

Claims 1-24 are pending in this application.

Claims 1, 6, 11 and 16 are independent.

The Examiner's early notification of the allowability of claims 4 and 9 if rewritten in independent form is noted with appreciation.

Claims 1-3, 56-8, 10-13, 15-18 and 20-24 stand rejected under 35 USC §102(e), as anticipated by Kolling, et al. (U.S. Patent No. 5,920,847). Claims 14 and 19 stand rejected under 35 USC §103(a) as obvious over Kolling, et al. The rejections are respectfully traversed.

The arguments presented in traversal of the previously asserted rejections on similar grounds are incorporated herein in their entirety.

As understood, the rejection is maintained on the basis that Kolling's biller reference number (BRN) is considered to correspond to the payor account number required by the present claims. For the reasons set forth in the immediately prior response, Applicants respectfully disagree.

Although, the Examiner correctly notes that the BRN is an identifier which may be used by the payor to identify the payee, there is only a single BRN which is used by all payors to identify the payee. Hence, the BRN is not unique to the payor in anyway. Hence, the BRN could not be used to select a particular one of a plurality of payment remittance centers of a single payee, since this will necessarily require at least two different account numbers or BRN's to be associated with one payee.

Furthermore, it is respectfully submitted that those skilled in the art would understand that a "payor account number with the payee" is different than other

account numbers of other payors with the payee. It is this uniqueness which allows the account number to be processed in order to select a particular one of a plurality of payment remittance centers of the payee.

Furthermore, even if the BRN could be read to correspond to the required account number, the present claims require that the payee have a plurality of remittance centers, that the account number be processed to select one of this plurality of remittance centers and that remittance advice for the payment to the payee be directed to the selected remittance center.

As understood, it is contended that Kolling's Bank C and Bank B correspond to the plurality of remittance centers. However, as disclosed by Kolling, Bank C is the customer's bank and hence has no association with the biller. Furthermore, there is no selection in Kolling between Bank C and Bank B (see, for example, column 15, lines 21-26).

Furthermore, as described by Kolling in column 16, line 61, through column 17, line 7, of Kolling, the A/R data file 40 is passed from the billers Bank B to the biller itself. It is respectfully submitted that there is nothing within Kolling which suggest that the A/R data file or any remittance information is passed to a selected one of a plurality of payee remittance centers, or more particularly, one of a plurality of payee remittance centers selected on the basis of a payor account number identified from a payor request to make a payment.

Further still, it should also be noted that even if Bank C and Bank B could be deemed a plurality of remittance centers as claimed, Kolling lacks any disclosure of the

directing of remittance advice to either of these banks, or to a selection between these banks for purposes of directing remittance advice.

Accordingly, it is respectfully requested that the rejections be reconsidered and withdrawn in view of the above, and that this application be allowed for issuance.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to the Deposit Account No. 01-2135 (Case No. 1158.41555X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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